

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Walter L Wood, Jr
Pamela S Wood
Debtors

Case No. 14-03379-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 3
Total Noticed: 61

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db/jdb
4521237 +Walter L Wood, Jr, Pamela S Wood, 35 N Seasons Drive, Dillsburg, PA 17019-9541
4521238 +Alexander Spring ER Phys, 361 Alexander Spring Road, Carlisle, PA 17015-6940
+American Current Care PA, care of Receivable Solutions, 422 Main Street,
Natchez, MS 39120-3464
4578026 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
4521241 +Barclays Bank of Delaware, care of Joel Flink Esquire, Gordon and Weinberg PC,
375 E Elm Street #210, Conshohocken, PA 19428-1973
4521242 +Barkleys Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
4543536 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4521248 +Carlisle Internal Medicine, care of APEX Asset Mgmt, 1286 Carmichael Way,
Montgomery, AL 36106-3645
4521251 +Carlisle Medical Group, care of Designed Rec Sol, 1 Centerpointe Dr Ste 450,
La Palma, CA 90623-1089
4521252 +Carlisle Physician Serv LLC, care of Durham Durham LLP, 5665 New Northside Drive, Ste 510,
Atlanta, GA 30328-4649
4521255 +Carlisle Regional Medical Ctr, care of Allied Interstate Inc, 7525 W Campus Road,
New Albany, OH 43054-1121
4521261 +Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243
4521262 +Collectibles Today Network, care of National Recovery, 2491 Paxton Street,
Harrisburg, PA 17111-1036
4521269 +Holy Spirit Hospital, care of State Collection Serv, 2509 S Stoughton Road,
Madison, WI 53716-3314
4582895 +MIDFIRST BANK, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
4521280 +Mesco Utilities, PO Box 421, Dillsburg, PA 17019-0421
4521283 +Penn State Hershey, care of National Recovery, 2491 Paxton Street,
Harrisburg, PA 17111-1036
4521284 +Pinnacle Health Emergency, c/o Arcadia, PO Box 6768, Wyomissing, PA 19610-0768
4539873 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
4521287 +Susquehanna Bank, c/o Commercial Acceptance, 2300 Gettysburg Road, No 103,
Camp Hill, PA 17011-7303
4521290 +Tristan Associates, care of National Recovery, 2491 Paxton Street,
Harrisburg, PA 17111-1036
4521291 +Verizon, care of Diversified Adjustment, 600 Coon Rapids Blvd NW,
Coon Rapids, MN 55433-5549
4521293 +West Shore Ems, care of National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4547144 EDI: AIS.COM Jul 25 2018 22:58:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4525495 EDI: RESURGENT.COM Jul 25 2018 22:58:00 CACH, LLC, PO Box 10587,
Greenville, SC 29603-0587
4559138 +EDI: RESURGENT.COM Jul 25 2018 22:58:00 CVI Loan GT Trust I, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4521243 +E-mail/Text: bankruptcydepartment@tsico.com Jul 25 2018 19:07:24 Camp Hill Emg Phys,
care of NCO Fin 99, PO Box 15636, Wilmington, DE 19850-5636
4521244 +E-mail/Text: bkynotice@harvardcollect.com Jul 25 2018 19:07:31 Camp Hill Emg Physicians,
care of Harvard Collection Srv, 4839 N Elston Ave, Chicago, IL 60630-2534
4521246 +EDI: CAPITALONE.COM Jul 25 2018 22:58:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4550096 EDI: CAPITALONE.COM Jul 25 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4521253 +EDI: CAPIO.COM Jul 25 2018 22:58:00 Carlisle Regional Med Ctr, care of MBA Law,
2222 Texoma Pkwy Ste 160, Sherman, TX 75090-2482
4521254 +E-mail/Text: bkynotice@prgmail.com Jul 25 2018 19:07:08 Carlisle Regional Med Ctr,
care of Paragon Revenue Grp, 216 Le Phillip Court, Concord, NC 28025-2954
4521256 +E-mail/Text: bankruptcydepartment@tsico.com Jul 25 2018 19:07:24
Carlisle Regional Medical Ctr, care of NCO Fin 55, PO Box 15270,
Wilmington, DE 19850-5270
4526577 +E-mail/Text: bankruptcy@cavps.com Jul 25 2018 19:07:15 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4521258 +EDI: CHASE.COM Jul 25 2018 22:58:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
4521260 +EDI: CITICORP.COM Jul 25 2018 22:58:00 Citicards CBNA, PO Box 6241, Ibs Cdv Disputes,
Sioux Falls, SD 57117-6241
4521263 +EDI: DCI.COM Jul 25 2018 22:58:00 Direct TV, care of Diversified Consultant,
10550 Deerwood Park Blvd, Dbac, Jacksonville, FL 32256-0596
4521264 +EDI: BLUESTEM Jul 25 2018 22:58:00 Fingerhut Meta Bank, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
4521265 +EDI: PHINAMERI.COM Jul 25 2018 22:58:00 GM Financial, PO Box 181145,
Arlington, TX 76096-1145
4521266 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 25 2018 19:06:58 Green Tree, PO Box 6172,
Rapid City, SD 57709-6172

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4521267 +EDI: HFC.COM Jul 25 2018 22:58:00 HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
4521268 +E-mail/Text: bankruptcy@cavps.com Jul 25 2018 19:07:15 HSBC Bank Nevada,
care of Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
4521273 +EDI: CITICORP.COM Jul 25 2018 22:58:00 Home Depot, PO Box 6497,
Sioux Falls, SD 57117-6497
4521274 EDI: IRS.COM Jul 25 2018 22:58:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
4581190 EDI: JEFFERSONCAP.COM Jul 25 2018 22:58:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4581194 EDI: JEFFERSONCAP.COM Jul 25 2018 22:58:00 Portfolio America Asset Management Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4521276 +EDI: RMSC.COM Jul 25 2018 22:58:00 Kirklands, PO Box 965005, Orlando, FL 32896-5005
4528895 EDI: RESURGENT.COM Jul 25 2018 22:58:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4521277 +E-mail/Text: unger@members1st.org Jul 25 2018 19:07:25 Members First FCU,
5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
4521281 +EDI: MID8.COM Jul 25 2018 22:58:00 Midland Credit Mgmt Inc, 8875 Aerp Drive Ste 200,
San Diego, CA 92123-2255
4521282 +EDI: MID8.COM Jul 25 2018 22:58:00 Midland Credit mgmt, 8875 Aero Drive Ste 200,
San Diego, CA 92123-2255
4521285 +E-mail/Text: banko@berkscredit.com Jul 25 2018 19:06:57 Quantum Imaging,
care of Berks Credit and Coll, PO Box 329, Temple, PA 19560-0329
4535868 EDI: Q3G.COM Jul 25 2018 22:58:00 Quantum3 Group LLC as agent for,
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
4536116 EDI: Q3G.COM Jul 25 2018 22:58:00 Quantum3 Group LLC as agent for, CF Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
4552332 EDI: Q3G.COM Jul 25 2018 22:58:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4521286 +EDI: CBS7AVE Jul 25 2018 22:58:00 Seventh Avenue, 1112 7th Avenue,
Monroe, WI 53566-1364
4539875 +EDI: CBS7AVE Jul 25 2018 22:58:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas, TX 75374-0933
4521288 +EDI: CBS7AVE Jul 25 2018 22:58:00 Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
4521289 +EDI: WTRRN BANK.COM Jul 25 2018 22:58:00 TD Bank USA Target, 3701 Wayzata Blvd,
Minneapolis, MN 55416-3401
4536233 +EDI: CBS7AVE Jul 25 2018 22:58:00 The Swiss Colony, c/o Creditors Bankruptcy Service,
P.O. Box 740933, Dallas, TX 75374-0933
4521292 +EDI: RESURGENT.COM Jul 25 2018 22:58:00 Washington Mutual Bank, care of Cach LLC,
4340 S Monaco Street, Second Floor, Denver, CO 80237-3581

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4521239* +American Current Care PA, care of Receivable Solutions, 422 Main Street,
Natchez, MS 39120-3464
4521240* +American Current Care PA, care of Receivable Solutions, 422 Main Street,
Natchez, MS 39120-3464
4521245* +Camp Hill Emg Physicians, care of Harvard Collection Srv, 4839 N Elston Ave,
Chicago, IL 60630-2534
4521247* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
4521249* +Carlisle Internal Medicine, care of APEX Asset Mgmt, 1286 Carmichael Way,
Montgomery, AL 36106-3645
4521250* +Carlisle Internal Medicine, care of Apex Asset Mgmt, 1286 Carmichael Way,
Montgomery, AL 36106-3645
4521257* +Carlisle Regional Medical Ctr, care of NCO Fin 55, PO Box 15270,
Wilmington, DE 19850-5270
4521259* +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
4521270* +Holy Spirit Hospital, care of State Collection Serv, 2509 S Stoughton Road,
Madison, WI 53716-3314
4521271* +Holy Spirit Hospital, care of State Collection Serv, 2509 S Stoughton Road,
Madison, WI 53716-3314
4521272* +Holy Spirit Hospital, care of State Collection Serv, 2509 S Stoughton Road,
Madison, WI 53716-3314
4521275* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
4521278* +Members First FCU, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
4521279* +Members First FCU, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040

TOTALS: 0, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael S Travis on behalf of Debtor 2 Pamela S Wood Mtravislaw@comcast.net
Michael S Travis on behalf of Debtor 1 Walter L Wood, Jr Mtravislaw@comcast.net
Thomas I Puleo on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Walter L Wood Jr**
First Name Middle Name Last Name
Debtor 2 **Pamela S Wood**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5395**

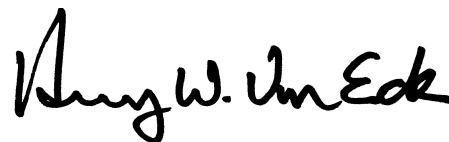
EIN --

Social Security number or ITIN **xxx-xx-1981**

EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:14-bk-03379-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Walter L Wood Jr
aka Walter WoodPamela S Wood
aka Pamela Marie Summers, aka Pamela Summers Wood**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

July 25, 2018**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.